

**Information to identify the case:**

Debtor 1: <b>Edward T Barranco</b> First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-7586 EIN: _____
Debtor 2: <b>Ann Barranco</b> (Spouse, if filing) First Name   Middle Name   Last Name	Social Security number or ITIN: xxx-xx-5854 EIN: _____
United States Bankruptcy Court: Northern District of Illinois	Date case filed for chapter: 13   2/27/25
Case number: 25-03012	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Edward T Barranco	Ann Barranco
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	9 Court of Mohawk Valley Lincolnshire, IL 60069	9 Court of Mohawk Valley Lincolnshire, IL 60069
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/28/25

**For more information, see page 2**

Debtor **Edward T Barranco** and **Ann Barranco**

Case number **25-03012**

<b>7. Meeting of creditors</b>	<b>March 24, 2025 at 12:30 PM</b>	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 388 782 3554, and Passcode 4113122038, OR call 1-872-282-6946</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 5/23/25</b>
	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 5/8/25</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/26/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on 4/30/25 at 10:30 AM , Location: <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 388 782 3554, and Passcode 4113122038, OR call 1-872-282-6946. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 817 7512 and passcode 623389.</b>	
	<b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Northern District of Illinois

In re:

Edward T Barranco  
Ann Barranco  
Debtors

Case No. 25-03012-MBS

Chapter 13

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Feb 28, 2025

Form ID: 309I

Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Edward T Barranco, Ann Barranco, 9 Court of Mohawk Valley, Lincolnshire, IL 60069-3211
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31304847	Citibank Na, Citi Mtg, Inc/Bankruptcy, Ms-730 Po Box 790130, O' Fallon, MO 63368
31304858	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: cutlerfilings@gmail.com	Feb 28 2025 23:08:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Feb 28 2025 23:10:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ustact	^ MEBN	Feb 28 2025 23:05:34	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31304841	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 28 2025 23:43:51	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
31304842	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 01 2025 03:13:06	Ally Credit Card/cws, Po Box 9222, Old Bethpage, NY 11804-9222
31304843	+ EDI: GMACFS.COM	Mar 01 2025 03:39:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
31304844	+ EDI: CAPITALONE.COM	Mar 01 2025 03:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31304844	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2025 23:30:48	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31304845	+ EDI: CITICORP	Mar 01 2025 03:39:00	Cbusasears, Attn: Bnakruptcy, Po Box 790040, St Louis, MO 63179-0040
31304846	+ EDI: CITICORP	Mar 01 2025 03:39:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
31304848	+ EDI: DISCOVER	Mar 01 2025 03:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31304849	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 28 2025 23:10:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
31304850	+ Email/Text: bk@freedomfinancialnetwork.com	Feb 28 2025 23:08:00	FreedomPlus, Attn: Bankruptcy, 1875 South Grant St, Ste 400, San Mateo, CA 94402-2676

District/off: 0752-1

User: admin

Page 2 of 3

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31304859	EDI: IRS.COM	Mar 01 2025 03:39:00	Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346
31304852	Email/Text: ml-ebn@missionlane.com	Feb 28 2025 23:08:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
31304851	+ Email/Text: bankruptcy@marinerfinance.com	Feb 28 2025 23:09:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
31304853	+ Email/Text: bkrgeneric@penfed.org	Feb 28 2025 23:08:00	PenFed CU, 2930 Eisenhower Ave, Alexandria, VA 22314-4557
31304854	+ Email/Text: bkrgeneric@penfed.org	Feb 28 2025 23:08:00	Pentagon Federal Credit Union, Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557
31304855	+ Email/Text: bankruptcy@regionalmanagement.com	Feb 28 2025 23:09:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
31304856	Email/Text: bankruptcy@towerloan.com	Feb 28 2025 23:10:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
31304857	+ EDI: USBANKARS.COM	Mar 01 2025 03:39:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
31306498	Email/PDF: OGCRegionVBankruptcy@hud.gov	Mar 01 2025 04:37:11	U.S. Department of Housing and Urban Development, 77 West Jackson Boulevard, Chicago, IL 60604

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2025

Signature: \_\_\_\_\_

/s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2025 at the address(es) listed below:

Name	Email Address
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Adam G. Brief

Ustpregion11.ecf@usdoj.gov

David H Cutler

on behalf of Debtor 1 Edward T Barranco cutlerfilings@gmail.com r48280@notify.bestcase.com

Glenn B Stearns

District/off: 0752-1

User: admin

Page 3 of 3

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stearns\_g@lisle13.com

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